

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Vincent Talmadge  
 Rachel I. Talmadge-Smith  
 Debtors

Case No. 11-12428-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb +Vincent Talmadge, Rachel I. Talmadge-Smith, 2127 S. Opal Street,  
 Philadelphia, PA 19145-3605  
 12430146 +OLD REPUBLIC INSURANCE, C/O LCS FINANCIAL SERVICES, 6782 S. POTOMAC ST #100,  
 CENTENNIAL, CO 80112-3915  
 12338162 +Police and Fire F.C.U., 901 Arch Strreet, Philadelphia, PA 19107-2495  
 13191989 +Wells Fargo Bank, N.A., as Trustee, fo, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jun 03 2017 00:53:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2017 00:52:45  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2017 00:53:11 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12388481 +EDI: ACCE.COM Jun 03 2017 00:53:00 Asset Acceptance LLC, Po Box 2036,  
 Warren MI 48090-2036  
 12338150 E-mail/Text: bankruptcy@phila.gov Jun 03 2017 00:53:22 City of Philadelphia,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102  
 12361664 EDI: DISCOVER.COM Jun 03 2017 00:53:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 12355229 +Fax: 407-737-5634 Jun 03 2017 02:04:23 Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
 West Palm Beach, FL 33409-6493  
 12356832 EDI: TFSR.COM Jun 03 2017 00:53:00 Toyota Motor Credit Corporation, PO BOX 8026,  
 Cedar Rapids, IA. 52408-8026  
 12385919 EDI: TFSR.COM Jun 03 2017 00:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026  
 13031987 +EDI: OPHSUBSID.COM Jun 03 2017 00:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 12450227 +EDI: WFFC.COM Jun 03 2017 00:53:00 Wells Fargo Bank, 1 Home Campus, MAC X2303-01A,  
 Des Moines IA 50328-0001  
 12389551 EDI: WFFC.COM Jun 03 2017 00:53:00 Wells Fargo Bank, N.A., Home Equity Group,  
 X2303-01A - 1 Home Campus, Des Moines, IA 50328-0001  
 12346889 +EDI: WFFC.COM Jun 03 2017 00:53:00 Wells Fargo Bank, N.A., c/o Wells Fargo Card Services,  
 Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Wells Fargo Bank, N.A. ecfmail@mwc-law.com  
 ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, NA As Trustee For The Pooling And  
 Servicing Agreement etal paeb@fedphe.com  
 ANTHONY R. DISTASIO on behalf of Creditor WELLS FARGO BANK NA ard@ldaklaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

CHANDRA M. ARKEMA on behalf of Ocwen Loan Servicing, LLC as servicer for WELLS FARGO BANK, N.A. Trustee POOLING AND SERVICING AGREEMENT Dated as of September 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-WH01 pabk@logs.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, in trust for the registered holders of Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WC01 debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
DAVID H. LIPOW on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, in trust for the registered holders of Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WC01 bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
DAVID M. OFFEN on behalf of Debtor Vincent Talmadge dmol60west@gmail.com, davidoffenecf@gmail.com  
DAVID M. OFFEN on behalf of Joint Debtor Rachel I. Talmadge-Smith dmol60west@gmail.com, davidoffenecf@gmail.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JOHN ERIC KISHBAUGH on behalf of Ocwen Loan Servicing, LLC as servicer for WELLS FARGO BANK, N.A. Trustee POOLING AND SERVICING AGREEMENT Dated as of September 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-WH01 jkishbaugh@udren.com, vbarber@udren.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor US Bank National Association, as Trustee for Credit Suisse First Boston 2005-8 amps@manleydeas.com  
MARGARET GAIRO on behalf of Creditor WELLS FARGO BANK NA ecfmail@mw-law.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
SHERNESE V. WOODBINE on behalf of Creditor Ocwen Loan Servicing, LLC cblack@udren.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

**Information to identify the case:**

Debtor 1	<b>Vincent Talmadge</b>	Social Security number or ITIN	<b>xxx-xx-4973</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Rachel I. Talmadge-Smith</b>	Social Security number or ITIN	<b>xxx-xx-8540</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>11-12428-sr</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Talmadge

Rachel I. Talmadge-Smith  
aka Rachel T Smith-Talmadge6/1/17**By the court:** Stephen Raslavich  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**